



3628  
JFW

Application No. 09/813,745

Filed: March 21, 2001

For: **LOAN PRODUCT AND SYSTEM AND  
METHOD FOR PROVIDING AND  
MONITORING A LOAN PRODUCT**

Examiner: Nga B. Nguyen

Art Unit: 3628

## MAIL STOP AMENDMENT

Dear Sir:

Transmitted herewith is an Amendment in the above-identified Application. The proceedings herein are for a patent application and the provisions of 37 C.F.R. § 1.136 apply. The shortened statutory period of response was set to expire on January 20, 2005. Therefore this response is considered timely filed.

No additional fee for the Amendment is required.

					Small Entity		Other Than A Small Entity			
	Claims Remaining After Amendment	Highest Number Previously Paid For	Present Extra		Rate	Additional Fee		Rate	Additional Fee	
Total	46 -	48 =	0		x \$25=	\$		x \$50=	\$0	
Independent	2 -	3 =	0		x \$100=	\$		x \$200=	\$0	
First Presentation of Multiple Dependent Claims						x \$180=	\$		x \$360=	\$0
TOTAL ADDITIONAL FEE										\$0

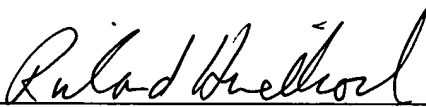
The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 23-0280.

A duplicate copy of this sheet is attached.

☒ Any filing fees under 37 C.F.R. § 1.16 for the presentation of extra Claims.

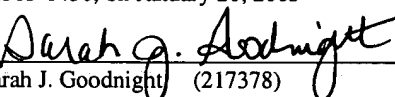
Respectfully submitted,

Dated: January 20, 2005

By:   
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**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: MAIL STOP AMENDMENT, Commissioner for Patents, PO Box 1450, Alexandria, VA 22313-1450, on January 20, 2005

  
Sarah J. Goodnight (217378)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re U.S. Application of:	)	
THOMAS G. SISK	)	
	)	
Application No. 09/813,745	)	
	)	Examiner: Nga B. Nguyen
Filed: March 21, 2001	)	
	)	Art Unit: 3628
For: LOAN PRODUCT AND SYSTEM AND	)	
METHOD FOR PROVIDING AND	)	
MONITORING A LOAN PRODUCT	)	
	)	

**REPLY TO OCTOBER 20, 2004 OFFICE ACTION**

MAIL STOP AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Office Action mailed October 20, 2004, rejecting all pending claims. A shortened statutory period of three-months for filing this Reply without extension is set to expire on January 20, 2005. Therefore, this Reply is considered timely filed.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.

Reconsideration of the referenced application, including all pending claims, is respectfully requested in light of the amendments and remarks set forth below.